

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☒ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower	
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>			
Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		
Amount	Interest Rate	No. of Months	Amortization Type
\$ 390,500.00	4.75 %	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
			<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>			
Subject Property Address (street, city, state & ZIP)			No. of Units
9112 WHITE AVE, SAINT LOUIS, MO 63144			1
Legal Description of Subject Property (attach description if necessary)			Year Built
			1999
Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:	
	<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot (b) Cost of Improvements Total in + b
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
2000	\$ 331,000.00	\$ 667,588.00	No Cash Out Other
Title will be held in what Name(s)		Manner in which Title will be held	Estate will be held in
James and Cynthia Davis		Husband and Wife	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)			

<b>III. BORROWER INFORMATION</b>			
Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
JAMES DAVIS		Cynthia Davis	
Social Security Number	Home Phone (incl. area code)	Social Security Number	Home Phone (incl. area code)
2031	(314) 368-7782	4613	(314) 962-1110
DOB (mm/dd/yyyy)	Yrs. School	DOB (mm/dd/yyyy)	Yrs. School
18	18	18	18
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents not listed by Co-Borrower	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents not listed by Borrower
<input type="checkbox"/> Separated	0	<input type="checkbox"/> Separated	0
Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 5Y No. Yrs.	Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 5Y No. Yrs.
9112 WHITE AVE, SAINT LOUIS, MO 63144		9112 WHITE AVE, SAINT LOUIS, MO 63144	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
9112 WHITE AVE, SAINT LOUIS, MO 63144		9112 WHITE AVE, SAINT LOUIS, MO 63144	

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs. Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

<b>IV. EMPLOYMENT INFORMATION</b>			
Borrower		Co-Borrower	
Name & Address of Employer		Name & Address of Employer	
<input checked="" type="checkbox"/> Self Employed		<input type="checkbox"/> Self Employed	
Davis and Garvin		Frontier Airlines	
325 North Kirkwood Road, SAINT LOUIS, MO 63122		1 Lambert International Airport, SAINT LOUIS, MO 63144	
Yrs. on this job		Yrs. on this job	
26Yrs.		4Yrs.	
Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession	
0.00		0.00	
Position/Title/Type of Business		Position/Title/Type of Business	
Owner		Gate Agent	
Business Phone (incl. area code)		Business Phone (incl. area code)	
(636) 394-3300		(314) 368-5323	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed		<input type="checkbox"/> Self Employed	
Dates (from - to)		Dates (from - to)	
Monthly Income		Monthly Income	
\$		\$	
Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)	
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed		<input type="checkbox"/> Self Employed	
Dates (from - to)		Dates (from - to)	
Monthly Income		Monthly Income	
\$		\$	
Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)	

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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Grass Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 2,400.00	\$ 2,400.00	\$ 4,800.00	Rent	\$ 2,400.00	\$ 2,037.04
Overtime				First Mortgage (P&I)		
Bonuses				Other Financing (P&I)	0.00	391.00
Commissions				Hazard Insurance	0.00	83.33
Dividends/Interest				Real Estate Taxes	0.00	450.00
Net Rental Income	0.00	0.00	0.00	Mortgage Insurance	0.00	
Other (before completing, see the notes in "describe other income," below)				Homeowner Assn. Dues	0.00	
				Other:	0.00	
<b>Total</b>	<b>\$ 2,400.00</b>	<b>\$ 2,400.00</b>	<b>\$ 4,800.00</b>	<b>Total</b>	<b>\$ 2,400.00</b>	<b>\$ 2,961.37</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

D/C	Monthly Amount
	\$

## VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description			Name and address of Company		
Cash deposit toward purchase held by:		\$	\$ Payment/Months		
List checking and savings accounts below			FINANCIAL ASSISTANCE		
Name and address of Bank, S&L, or Credit Union			1.00 277.00		
Commerce Bank			0		
123 main St.					
SAINT LOUIS, MO 63144					
Acct. no. 111		\$ 1.00	CITIBANKNA		
Name and address of Bank, S&L, or Credit Union			391.00 99,543.00		
Commerce Bank			254		
123 main St.					
SAINT LOUIS, MO 63144					
Acct. no. 111		\$ 5,000.00	SHELL/CITI		
Name and address of Bank, S&L, or Credit Union			14.00 396.00		
			28		
Acct. no.			Name and address of Company		
Name and address of Bank, S&L, or Credit Union			DISCOVER FIN SVCS LLC		
			92.00 4,572.00		
			49		
Acct. no.			Name and address of Company		
Name and address of Bank, S&L, or Credit Union			CHASE		
			142.00 4,486.00		
			31		
Acct. no.			Name and address of Company		
Stocks & Bonds (Company name/number & description)			GEM/GE MONEY BANK LOW		
			55.00 1,643.00		
			29		
Life insurance net cash value			Acct. no.		
Face amount: \$			Name and address of Company		
Subtotal Liquid Assets		\$ 5,001.00	See Continuation Sheet		
Real estate owned (enter market value from schedule of real estate owned)		\$ 2,400.00	4,538.00 678,843.00		
Vested interest in retirement fund		\$	Acct. no.		
Net worth of businesses owned (attach financial statement)		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		
Automobiles owned (make and year)		\$	Job-Related Expense (child care, union dues, etc.):		
			\$		
Other Assets (itemize)		\$	Total Monthly Payments		
			\$ 2,833.00		
Total Assets a.		\$ 7,401.00	Total Liabilities b.		
			\$		
Net Worth (a minus b)		\$ 4,568.00			

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VAMP 96  
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VI. ASSETS AND LIABILITIES (cont'd)								
Schedule of Real Estate Owned (If all properties are owned, use continuation sheet.)								
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
6822 Dale, SAINT LOUIS, MO 63139	R SFR	\$ 100,180.00	\$ 370.00					
9112 WHITE AVE, SAINT LOUIS, MO 63144	SFR	387,195.00	2,400.00					
6824 Dale, SAINT LOUIS, MO 63139	R SFR	80,670.00	298.00					
Totals		\$ 568,045.00	\$ 3,068.00					

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs		Borrower Co-Borrower	
c. Land (if acquired separately)		Yes No Yes No	
d. Refinance (incl. debts to be paid off)	282,195.00	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>	
e. Estimated prepaid items		<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>	
f. Estimated closing costs		<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>	
g. PMI, MIP, Funding Fee	0.00	h. Have you been declared bankrupt within the past 7 years?	
h. Discount (if Borrower will pay)	0.00	i. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	
i. Total costs (add items a through h)		j. Are you a party to a lawsuit?	
j. Subordinate financing	0.00	k. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, amount, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	
k. Borrower's closing costs paid by Seller	0.00	l. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	
l. Other Credits (exhibit)		m. Are you obligated to pay alimony, child support, or separate maintenance?	
		n. Is any part of the down payment borrowed?	
		o. Are you a co-maker or endorser on a note?	
		p. Are you a U.S. citizen?	
		q. Are you a permanent resident alien?	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		r. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	
n. PMI, MIP, Funding Fee financed	0.00	s. Have you had an ownership interest in a property in the last three years?	
o. Loan amount (add in & n)		(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	
p. Cash from/to Borrower (subtract j, k, l & o from i)		(2) How did you hold title to the home: solely by yourself (SI), jointly with your spouse (SPI), or jointly with another person (OI)?	

## IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, in me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or severely any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature: X Date: 6/10/11 Co-Borrower's Signature: X Date: 6/10/11

## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of the information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review this above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER ☒ I do not wish to furnish this information. CO-BORROWER ☒ I do not wish to furnish this information.

Ethnicity: ☐ Hispanic or Latino ☒ Not Hispanic or Latino Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☒ White

Sex: ☐ Female ☒ Male

To be Completed by Loan Originator:

This information was provided: ☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail ☒ In a telephone interview ☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature: X Date: 09/09/2011

Loan Originator's Name (print or type): JOSH RAPAPORT Loan Originator Identifier: 598623 Loan Originator's Phone Number (including area code): (877) 483-3528

Loan Origination Company's Name: JPMorgan Chase Bank, N.A. Loan Origination Company Identifier: 399798 Loan Origination Company's Address: 1111 Polaris Parkway, Floor 4J Columbus, OH 43240

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CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION			
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:		Agency Case Number:
	JAMES DAVIS		
	Co-Borrower:		Lender Case Number:
	Cynthia Davis		

Liabilities						
Name of Company	Address	Acct. No.	Monthly Payment	Months Left to Pay	Unpaid Balance	Sat.
TOYOTA MOTOR CREDIT			429.00	52	22,644.00	
BANK OF AMERICA, N.A.			298.00	270	80,670.00	
BANK OF AMERICA, N.A.			370.00	270	100,180.00	
THD/CBNA			115.00	27	3,198.00	
AES/RBS CITIZENS NA			216.00	134	29,040.00	
CHASE			111.00	27	3,027.00	
GEMB/CARE CREDIT			235.00	26	6,245.00	
CHASE			(2,400.00)	161	387,195.00	*
US DEPT OF EDUCATION			364.00	128	46,644.00	

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X <i>[Signature]</i>		X <i>[Signature]</i>	

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 Fannie Mae/Freddie Mac  
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 Form 1003 7/05

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